



**Maryland**  
Department of  
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# **Historic Structures and the National Flood Insurance Program (NFIP)**

Maryland Historical Trust Flood Workshop  
Crownsville, MD

May 25, 2017

# Topics

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- Background
- Three parts of the NFIP:
  - Mapping
  - Floodplain Management/Regulations
  - Flood Insurance
- Community Rating System (CRS)
- Maryland Resiliency Partnership
- Publications and Websites



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# National Flood Insurance Program

- Created by the National Flood Insurance Act of 1968
- Administered by FEMA
- Participation is **voluntary**
  - Adopt and enforce regulations
  - Eligible for flood insurance
- **Benefits** of participation:
  - Flood insurance
  - Grants and loans
  - Disaster assistance
  - Federally-backed mortgages
- Partnership between the Federal government and the community (County or municipality)



National Flood Insurance Program

## Answers to Questions About the NFIP

FEMA F-084 / March 2011



**FEMA**

# Community's Role

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- Participating community in the NFIP
  - Flood insurance available to homeowners, business owners and renters (in and out of the floodplain)
- Agreed to adopt and enforce floodplain management regulations
  - Based on Flood Insurance Rate Maps (FIRMs)
- Use FIRMs and Flood Insurance Study (FIS) for “development” review process



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# MDE's Role

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- NFIP State Coordinating Office
  - Provide technical assistance on mapping, regulatory requirements, etc.
  - Assist communities with public outreach and floodplain management ordinance updates
- Cooperating Technical Partner (CTP) with FEMA on floodplain mapping
  - Developed Base Flood Elevations (BFEs) in Zone A
- Regulate activities in the 100-year nontidal floodplain
  - Waterway Construction Permit



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# Components of the NFIP

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# MD NFIP Numbers

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- 143 participating communities
  - 13 with No Special Flood Hazard Area (NSFHA)
- 66,278 policies
  - 274 V-Zone
  - 37,870 A-Zone
  - 28,134 B, C and X-Zone
- **\$15,578,773,300 total coverage**
- 18,148 total claims since 1978
- \$292,909,635 total paid since 1978

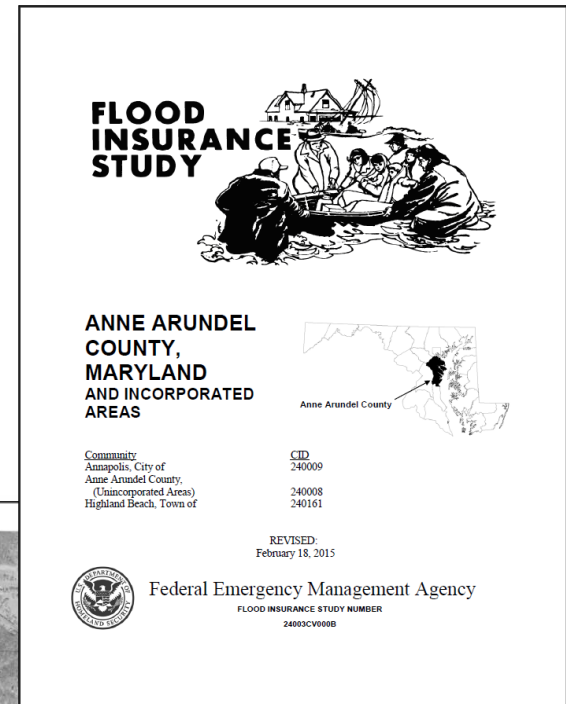
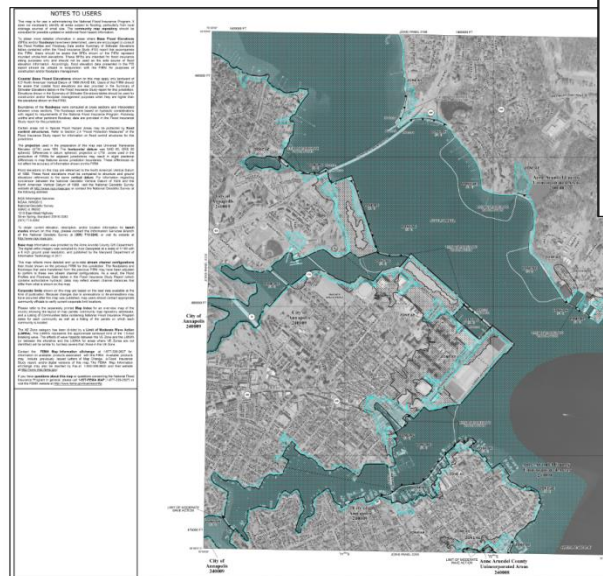
Data Source: FEMA Community Information System (CIS), 5/23/2017



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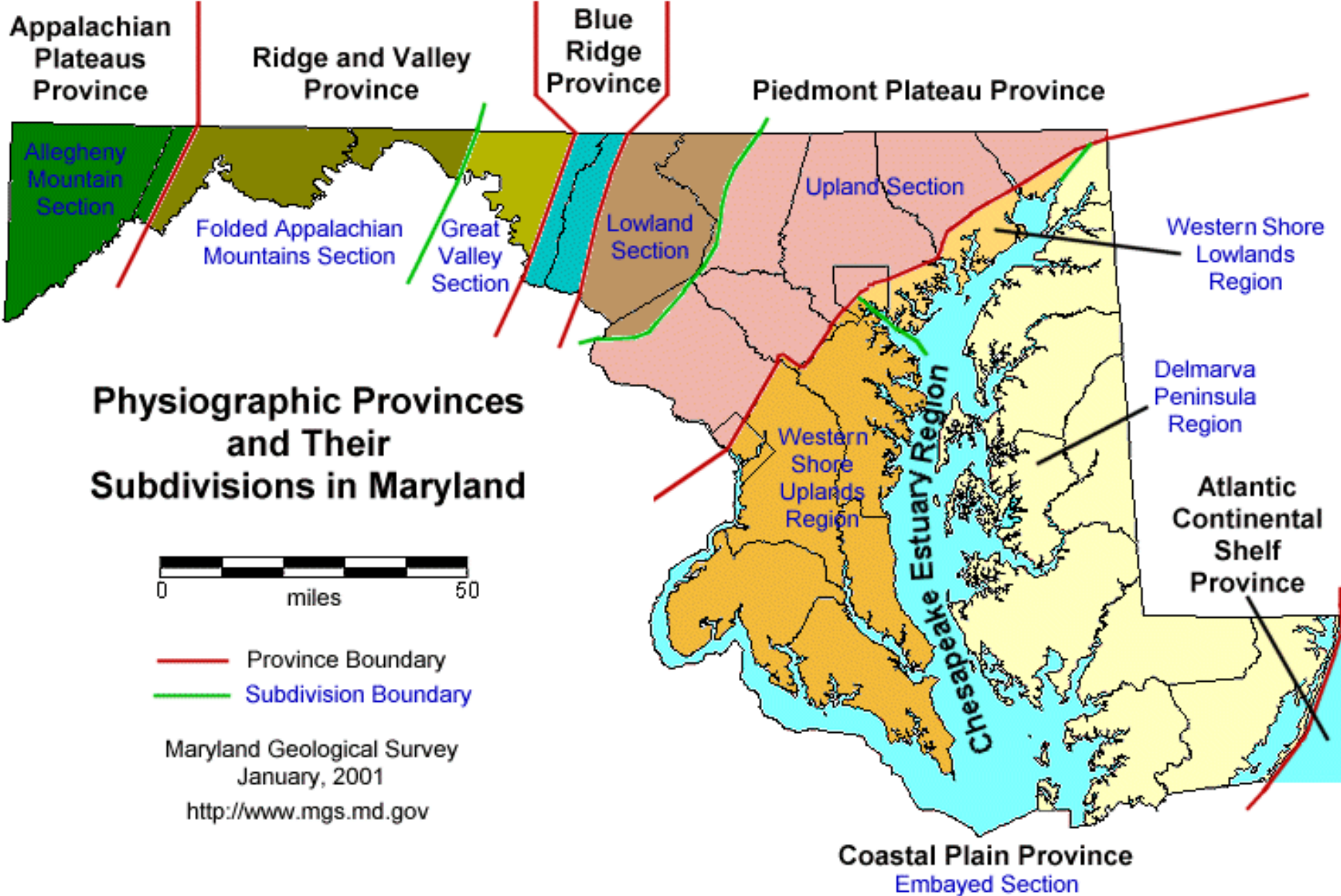
# Know Your Risk – Maps and Data

- Flood Insurance Study (FIS)
- Flood Insurance Rate Map (FIRM)
  - Digital FIRM (DFIRM)
- Community Identified Flood Risk
  - Historic high water marks
  - Other?



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Map courtesy of Maryland Geological Survey

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# Flood Insurance Rate Map (FIRM)

- Delineates flood risk based on different frequency flood events
  - **Floods don't follow map boundaries**
- National standard is the 1% annual chance flood (also known as 100-year flood, or special flood hazard area)
  - Flood insurance rating
  - Local floodplain management & development review process



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# Limitations of FIRMs

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- Doesn't show where all flooding can occur
  - State can regulate beyond the FEMA-mapped floodplain
- Doesn't take into account future conditions
  - Based on current and historical data



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# Flood Risk Zones

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Risk	Zone
Low	X (unshaded)
Moderate	X (shaded)
High (Riverine/tidal)*	A, AH, AO, AE
High (Coastal)*	VE

**\*Mandatory purchase requirements for flood insurance, and regulatory requirements in high risk areas**



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**City of  
Annapolis  
240009**

**Anne Arundel County  
Unincorporated Areas  
240008**

**ZONE AE  
(EL 5)**

**ZONE AE  
(EL 6)**

**ZONE AE  
(EL 5)**

**ZONE AE  
(EL 4)**

**ZONE AE  
(EL 5)**

**ZONE VE  
(EL 7)**

**ZONE AE  
(EL 4)**

**ZONE AE  
(EL 5)**

**ZONE AE  
(EL 6)**

**ZONE AE  
(EL 5)**

**LIMIT OF MODERATE  
WAVE ACTION**


**CHESAPEAKE**



# FEMA Flood Map Service Center

- Access Products
  - FIRMs & FIS
  - LOMCs
  - DFIRM Database
  - Historic Products
  - Flood Risk Products
- Access Tools
  - Make a **FIRMette**
  - National Flood Hazard Layer (NFHL) Viewer
- Live Mapping Support
  - FEMA Map Information eXchange (FMIX)

FEMA Flood Map Service Center : Welcome!

Looking for a Flood Map? 

Enter an address, a place, or longitude/latitude coordinates:

Enter an address, a place, or longitude/latitude coordinates:

Search

Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.



About Flood Map Service Center

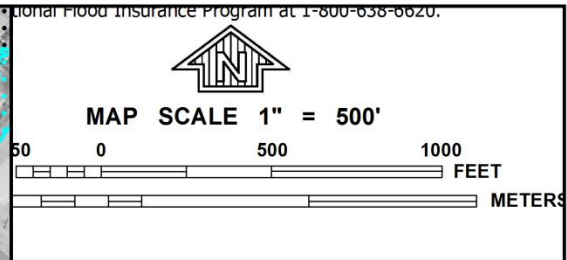
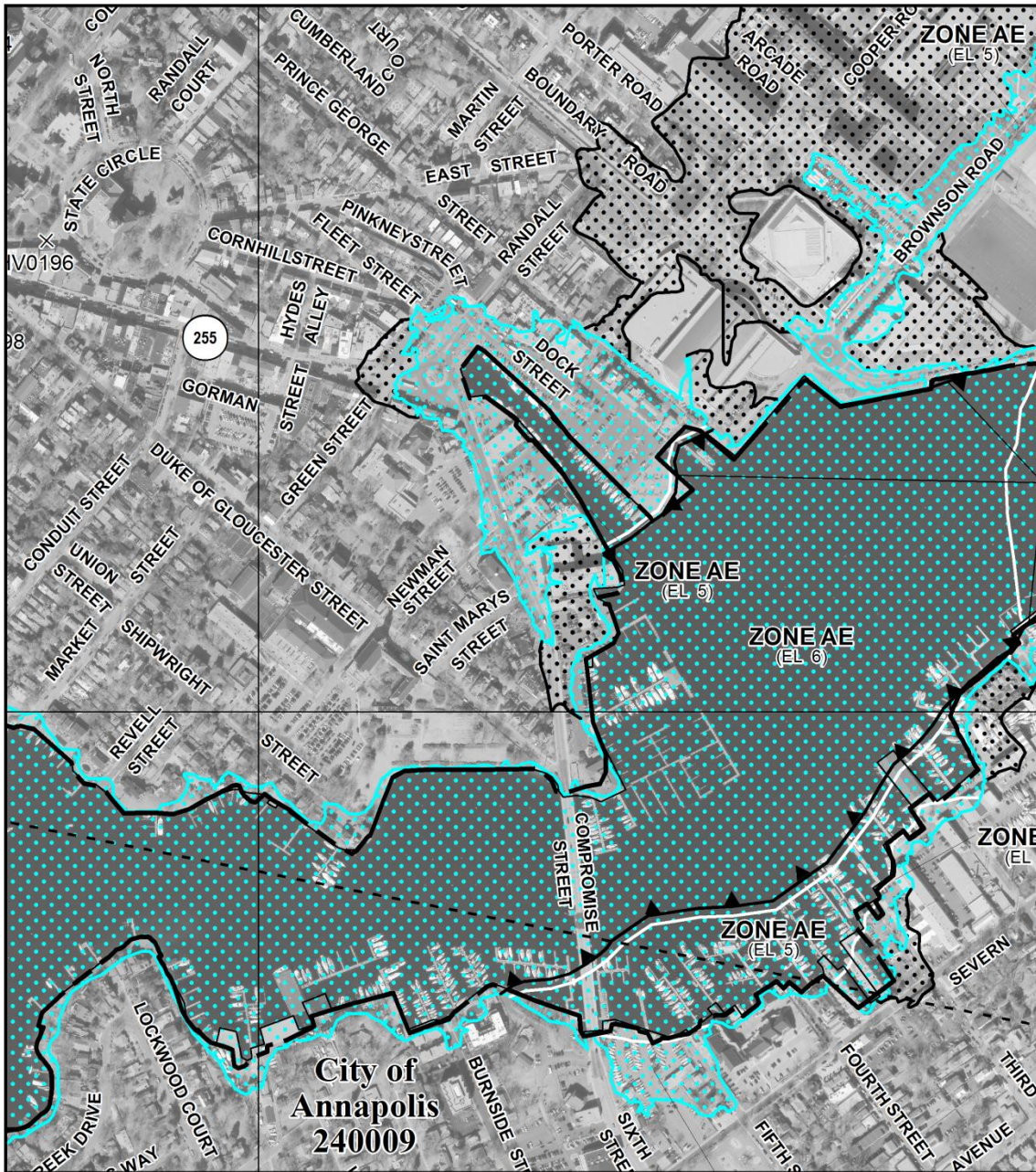
The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. For additional information, please see the [Flood Hazard Mapping Updates Overview Fact Sheet](#)

[msc.fema.gov](https://msc.fema.gov)



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**NFIP**  
**NATIONAL FLOOD INSURANCE PROGRAM**

**PANEL 0251F**

**FIRM**  
**FLOOD INSURANCE RATE MAP**  
**ANNE ARUNDEL COUNTY,**  
**MARYLAND**  
**AND INCORPORATED AREAS**  
**PANEL 251 OF 385**  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)  
**CONTAINS:**  

COMMUNITY	NUMBER	PANEL	SUFFIX
ANNAPOLIS, CITY OF	240009	0251	F
ANNE ARUNDEL COUNTY	240008	0251	F

Notice to User: The **Map Number** shown below should be used when placing map orders; the **Community Number** shown above should be used on insurance applications for the subject community.

**MAP NUMBER**  
**24003C0251F**  
**MAP REVISED**  
**FEBRUARY 18, 2015**  
**Federal Emergency Management Agency**

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at [www.msc.fema.gov](http://www.msc.fema.gov)



# Mapping – mdffloodmaps.net

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mdffloodmaps.net

Apps Managed bookmarks Workday stateofmary mdenet - MDE's Intranet Maryland Government

Maryland.gov Phone Directory State Agencies Online Services

Search

Email Friend print page

## DFIRM OUTREACH PROGRAM

DIGITAL FLOOD INSURANCE RATE MAPS

HOME HOMEOWNERS/TENANTS COMMUNITIES MORE INFORMATION

### ABOUT DFIRM

FAQs  
Glossary

**Participants**

- Federal Emergency Management Agency (FEMA)
- Maryland Department of the Environment (MDE)

**National Flood Insurance Program (NFIP)**

- nfp.gov
- FloodSmart.gov

**Maryland DFIRM Release Schedule**



### KNOW YOUR RISK

BUCKEYSTOWN PARK

Governor Larry Hogan  
Lt. Governor Boyd K. Rutherford

**Flood Risk Application**

View Maryland Flood Maps Here

**Preliminary Schedule**

- Washington - March 2015: Riverine
- Portions Revised - October 2016: Riverine
- Allegany - September 2015: Riverine

**Effective Schedule**

- Prince George - Sept 2016: Riverine/Coastal
- Harford - April 2016: Riverine/Coastal
- Allegany - Fall 2017: Riverine
- Washington - August 2017: Riverine

**Floodplain Fact Sheet**

**Flood Insurance Fact Sheet**

### DFIRM Outreach

The State of Maryland in conjunction with the Federal Emergency Management Agency (FEMA) has been systematically updating Flood Insurance Rate Maps (FIRMs) for communities over the past several years. This site is designed to guide homeowners/renters as well as communities through the process of determining their current flood risk as well as future flood risk based on the preliminary Digital Flood Insurance Rate Maps (DFIRMs).

The DFIRMs are digitally converted flood insurance rates maps that will be compatible with GIS (Geographic Information Systems). The improvements in spatial accuracy provided by the new base map, and the availability of electronic floodplain information should greatly enhance the ability to use the maps for planning, permitting, and insurance applications.

### Researching Your Future Flood Risk

The DFIRMs are being released on a community by community basis. It is important to investigate your flood risk status and contact your insurance agent to make necessary modifications to your coverage while the maps are still preliminary. The digital files will be available when these maps become effective.

### Using This Website

To use this website we recommend starting with your area of interest. If you are a homeowner, please visit the HomeOwners/Tenants section. If you are interested in an entire community, please visit the Communities section.

### Technical Requirements

To use this website it is recommended to use a high speed internet connection with Mozilla Firefox, Google Chrome, or Microsoft Internet Explorer Versions 9.0 or 10.0 (optimal version). Compatibility view needs to be enabled if running Internet Explorer Version 9.0 or higher. Additionally, Adobe PDF Reader 9.0 are required. The resolution of your monitor is also important; make sure your resolution is 1024 x 768 or above and assure you have disabled any pop-up blocker utilities while accessing the site.

Get Adobe Reader Get Flash Player Get Internet Explorer

10:26 AM 4/7/2017



**DFIRM Outreach Flood Risk Application**

MDE | MDE Firm Outreach | Help

How To | Details | FAQs | Contents

**Legend**

Counties

FEMA STATUS

- PRELIMINARY
- EFFECTIVE
- NOT RELEASED

Effective Floodplain

Symbology

- 100 Year Floodplain
- Floodway
- 500 Year Floodplain

Preliminary Riverine Floodplain

Symbology

- 100 Year Floodplain
- Floodway
- 500 Year Floodplain

This tool is designed to aid you in researching your flood risk in the state of Maryland.

Content on this site is typically updated with in a 30 days of any maps or data released by FEMA, so please check back as the status of your county may have changed. It is important to investigate your flood risk status and contact your insurance agent to make the necessary modifications to your coverage. A schedule for tentative county effective dates can be found [here](#).

Email questions or comments to [flood.maps@maryland.gov](mailto:flood.maps@maryland.gov)

**How to use the application:**

**Find your address:**

Enter an address into the "Find a place" box on this page to zoom to the closest match.

0 20 40km

Esri, HERE, Garmin, FAO, USGS, powered by



# Flood Risk Application

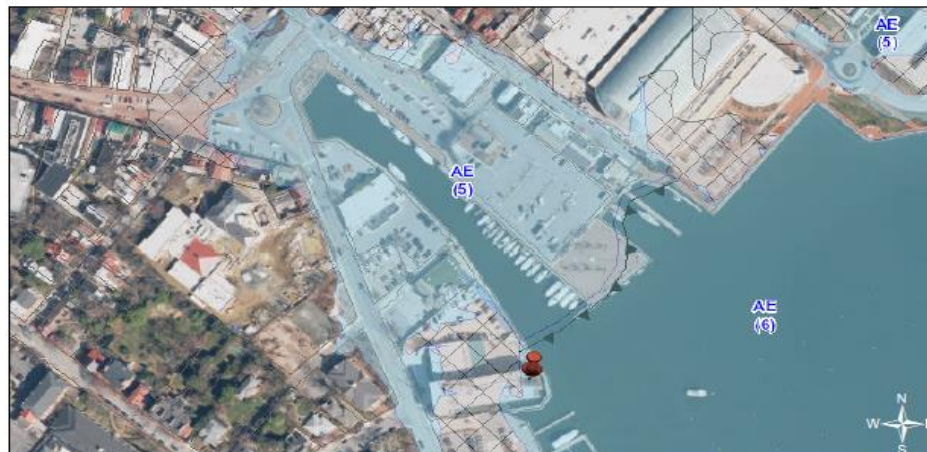
The screenshot displays the DFIRM Outreach Flood Risk Application web interface. The browser's address bar shows the URL [www.mdfloodmaps.net/dfirmimap/index.html](http://www.mdfloodmaps.net/dfirmimap/index.html). The page header includes the Maryland Department of the Environment (MDE) logo and the title "DFIRM Outreach Flood Risk Application". Navigation links for "MDE", "MDE Firm Outreach", and "Help" are present in the top right corner.

The interface features a left-hand legend panel with the following sections:

- Legend**: Includes zoom in (+), zoom out (-), and full screen icons.
- Preliminary Riverine**: A section with a dropdown arrow.
- Preliminary Coastal**: A section with a dropdown arrow.
- Effective Floodplain**: A checked section containing:
  - ☐ Effective Panels
  - ☒ Effective Floodplain
  - ☐ 100 Year Floodplain
  - ☐ Floodway
  - ☐ 500 Year Floodplain
- Changes Since Last Firm**: A section with a dropdown arrow.
- DFirm Data Download**: A checked section with a dropdown arrow.
- LIMWA**: A checked section with a dropdown arrow.
- Basemap**: A checked section with a dropdown arrow.
- Parcel Boundaries**: A checked section containing:
  - ☐ Parcel Boundaries
- Six Inch Imagery**: A checked section containing:
  - MD\_SixInchImagery

The main map area displays an aerial view of a coastal area with flood risk overlays. A red circle highlights the "Flood Risk" icon in the top toolbar. The map shows various flood zones, including "AE (5)" and "AE (3)". A search bar is located in the top right corner, and a "ZOOM TO COUNTY" button is visible. The bottom of the page includes a footer with the text "powered by MDIMap" and "MD IMAP, DoIT | MD IMAP, MDP, SDAT | County of Anne Arundel, VITA, Esri, MDIMap".

## Flood Risk Map



This map is not the official regulatory FIRM or DFIRM. Its purpose is to assist with determining potential flood risk for the selected location.

X/Y: null (State Plane Meters)

The selected location on the map is within Zone AE.

DFIRM Panel Number: 24003C0251F

Scheduled Preliminary Release Date: 5/2013

Effective/Current FIRM Panel Number: 24003C0251F

\*Scheduled DFIRM Effective Date: 2/2015

\*Dates are subject to change

For information about local floodplain regulations (i.e. local ordinances and building codes), or inquires related to mandatory flood insurance purchase requirements, please contact your community's floodplain management office: 410-263-7946

### Disclaimer:

The Mapping Services provided herein are for reference only. The user of this information understands and acknowledges that the data may be inaccurate or contain errors or omissions and the user assumes full responsibility for any risks or damages resulting from any use of or reliance upon this data. MDE and their Agents or Affiliates do not guarantee the accuracy or reliability of the data generated from this service.

The user of this information should always consult official FEMA flood maps and certified elevation data if there is any doubt of a property's flood risk. Please consult with your local, county, and/or community floodplain administrator for availability of official DFIRMs in your county.



January 23, 2017

### Legend

XY Location

#### Preliminary Riverine Floodplain

100 Year Floodplain

Floodway

500 Year Floodplain

Preliminary Riverine Panels

#### Preliminary Coastal Floodplain

100 Year Floodplain

Floodway

500 Year Floodplain

Preliminary Coastal Panels

#### Floodplain

100 Year Floodplain

Floodway

500 Year Floodplain

Panels

0 0.035 0.07 0.105 Miles

#### Data Sources:

Preliminary and Effective Floodplain: FEMA

FIRM and DFIRM Grid: FEMA

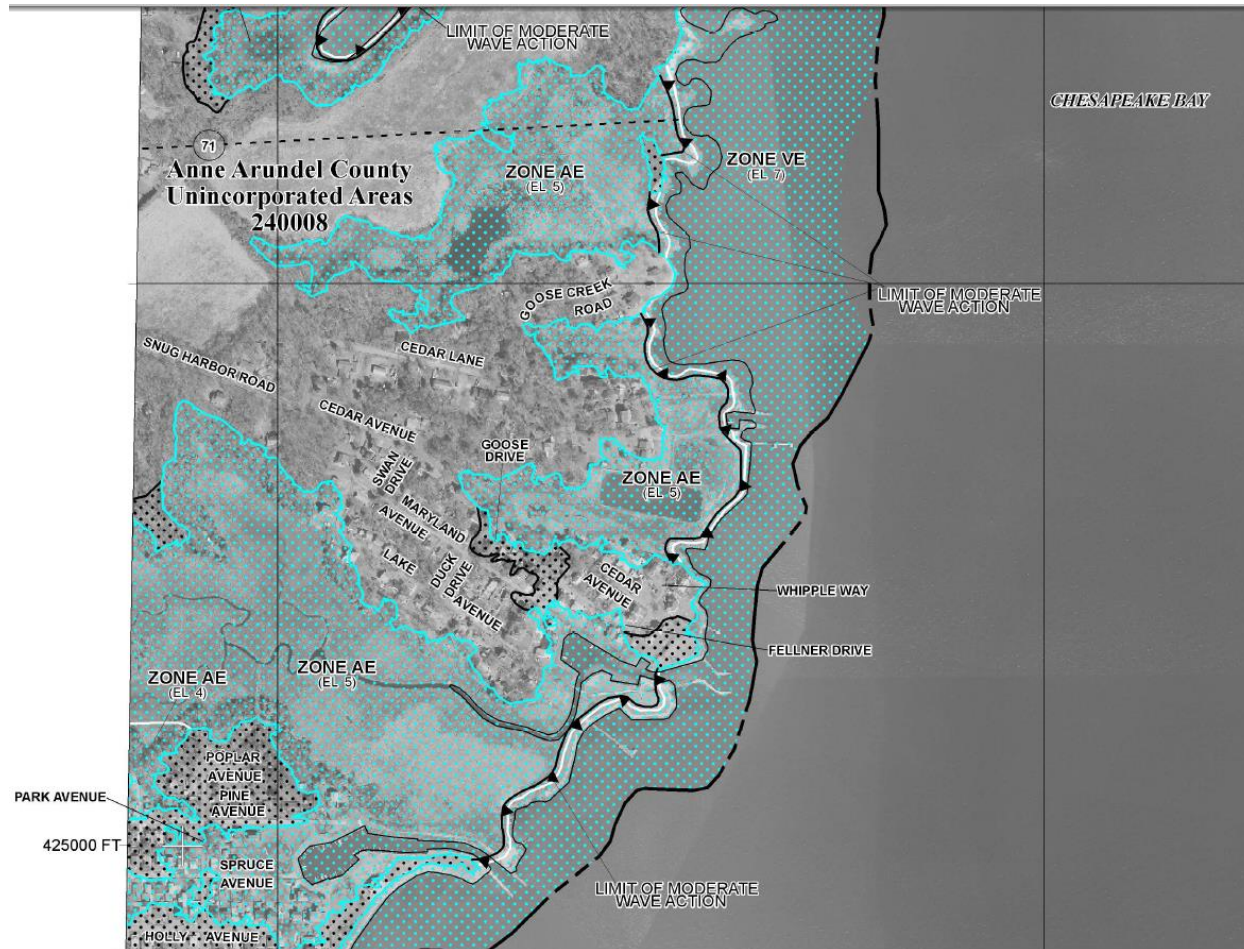
High-Resolution Aerial Photography: MD iMap

Map Projection: WGS 1984 Web Mercator Auxiliary Sphere

[flood.maps@maryland.gov](mailto:flood.maps@maryland.gov)

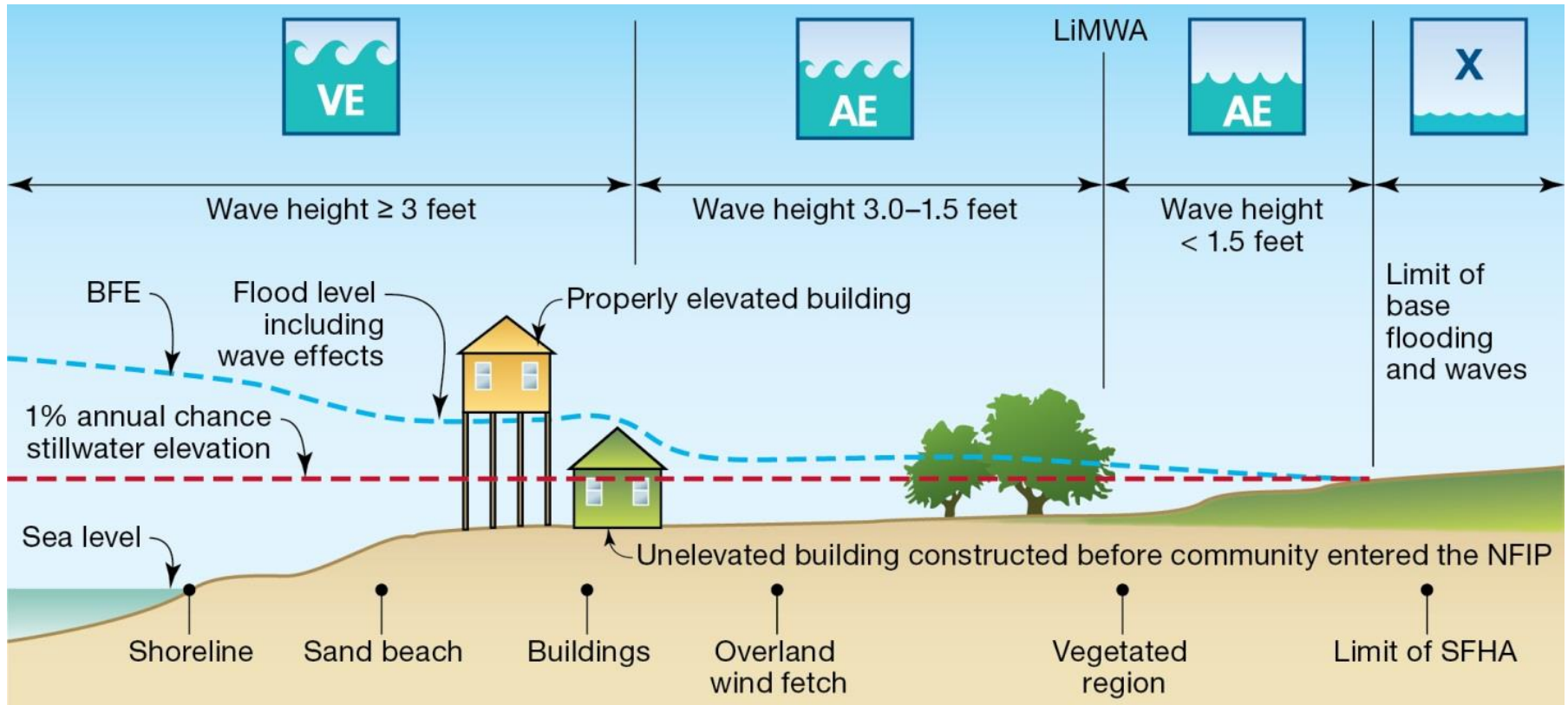


# Limit of Moderate Wave Action (LiMWA)



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# Coastal A Zone (CAZ)



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# **Reduce Your Risk – Regulations**

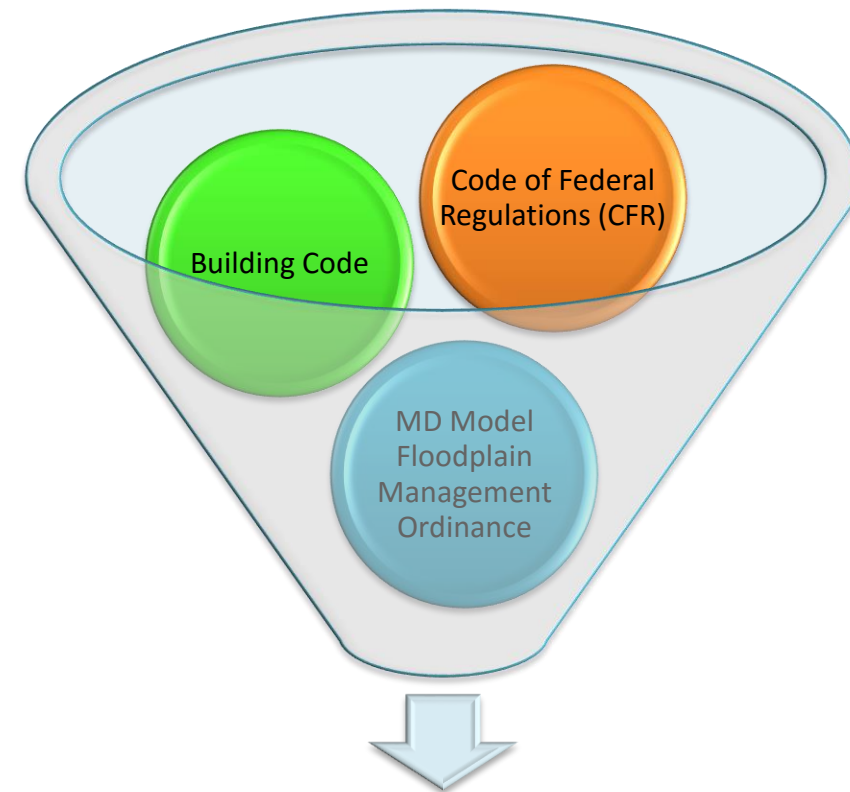
- Minimum requirements found in the Code of Federal Regulations (CFR)
  - **Title 44, Sections 59.1 & 60.3(a)-(e)**
- Maryland Model Floodplain Management Ordinance
  - 2 foot freeboard requirement
  - Coastal A Zone/Limit of Moderate Wave Action (LiMWA) provisions
- Building Codes
  - International Building Code (IBC)
  - International Residential Code (IRC)
  - Maryland Building Performance Standards



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# The Regulatory Hopper

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**Community Floodplain Management Requirements**



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# Regulatory Protections

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- May be exempt from most floodplain management requirements
  - **Flood Insurance may be higher**
- Community can adopt one of two options:
  - Substantial improvement definition, or
  - Variance provision
  - **Not recommended to adopt both**



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# Key Definitions

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- Historic structure
- Substantial improvement
  - Also includes substantial damage
  - Sometimes referred to as the “50% Rule”



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# “Historic Structure”

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*Historic Structure* means any structure that is:

- (a) Listed individually in the National Register of Historic Places (a listing maintained by the Department of Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register;
- (b) Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district;
- (c) Individually listed on a **state inventory of historic places** in states with historic preservation programs which have been approved by the Secretary of the Interior; or
- (d) **Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified** either:
  - (1) By an approved state program as determined by the Secretary of the Interior or
  - (2) Directly by the Secretary of the Interior in states without approved programs.



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**Source:** Title 44, § 59.1, Code of Federal Regulations

# **“Substantial improvement”**

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*Substantial improvement* means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement. This term includes structures which have incurred “substantial damage”, regardless of the actual repair work performed. **The term does not, however, include either:**

- (1) Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions or
- (2) **Any alteration of a “historic structure”, provided that the alteration will not preclude the structure's continued designation as a “historic structure”.**



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**Source:** Title 44, § 59.1, Code of Federal Regulations

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# Maryland's Historic Designation Programs

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- National Register of Historic Places
- Maryland Register of Historic Properties
- **Maryland Inventory of Historic Properties**
- Determination of Eligibility
- Local Historic Designation



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Source: "A Brief Look at Maryland's Historic Designation Programs", Maryland Historical Trust

# Maryland Inventory of Historic Properties

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- A broad-based catalog of information on districts, sites, buildings, structures, and objects of known or potential value to the prehistory, history, terrestrial and underwater archaeology, architecture, engineering, and culture of the State of Maryland.
- Divided into two sections:
  - standing structures/non-archaeological sites, and
  - archaeological sites
- The information in the Maryland Inventory varies from minimal to extensively researched reports.
- The Maryland Inventory is often used as the basis for making decisions about eligibility determinations, establishing contexts for nomination, and significance of a resource.
- **Inclusion in the inventory carries no regulatory protections or financial benefits.**



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**Source:** “A Brief Look at Maryland’s Historic Designation Programs”, Maryland Historical Trust

# Maryland's Historic Designation Programs

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- **Maryland Register of Historic Properties**
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Source: "A Brief Look at Maryland's Historic Designation Programs", Maryland Historical Trust

# Maryland Register of Historic Properties

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- Established by the Maryland legislature in 1985.
- A list of properties considered worthy of preservation for significance in American history and culture.
- Also maintained by the Maryland Historical Trust, the Maryland Register includes districts, buildings, sites, and objects.
- Inclusion in the Maryland Register requires that the resource be listed in or determined eligible by the Director of the Maryland Historical Trust for listing in the National Register of Historic Places.
- **Certain state regulatory protections and grant and loan programs are available for resources included in the Maryland Register.**



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Source: "A Brief Look at Maryland's Historic Designation Programs", Maryland Historical Trust



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**Source:** Title 44, § 59.1, Code of Federal Regulations

# Maryland Certified Local Governments

Maryland Historical Trust:

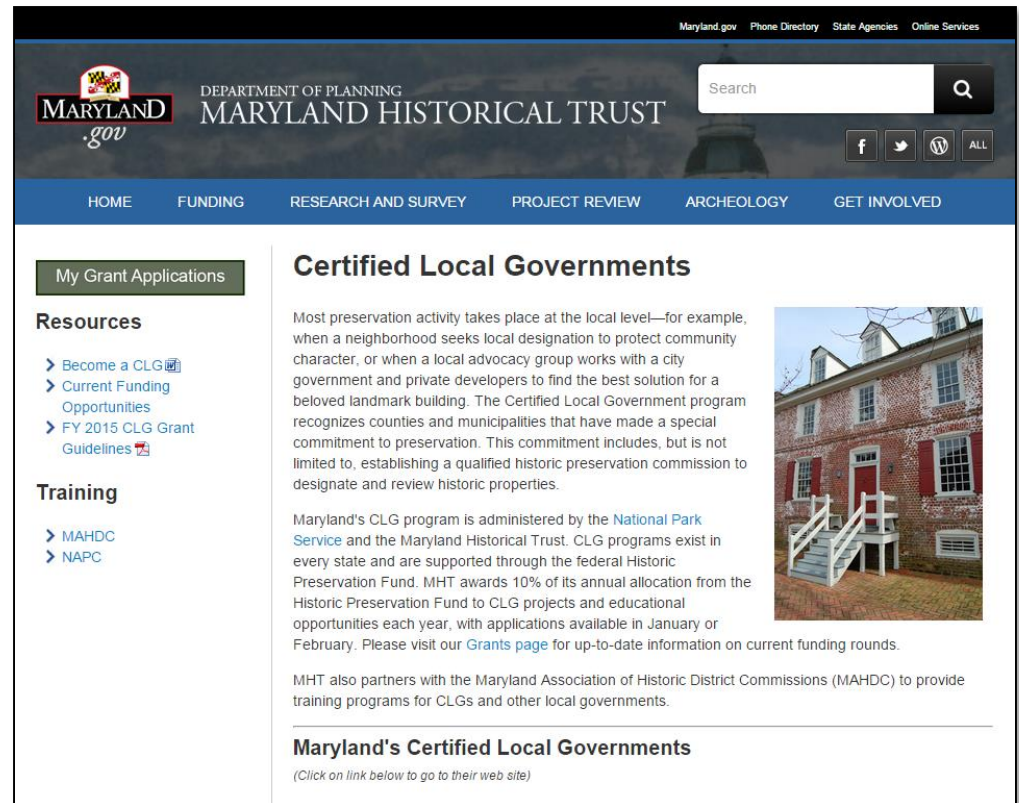
[http://mht.maryland.gov/grants\\_clg.shtml](http://mht.maryland.gov/grants_clg.shtml)

## Cities

- Annapolis
- Baltimore
- Bel Air
- Cambridge
- Chestertown
- Cumberland
- Frederick
- Gaithersburg
- Hagerstown
- Rockville
- Salisbury

## Counties

- Baltimore
- Calvert
- Charles
- Frederick
- Montgomery
- Prince George's
- St. Mary's
- Talbot
- Washington
- Wicomico



The screenshot shows the Maryland Historical Trust website. The header includes the Maryland state logo, the text "DEPARTMENT OF PLANNING MARYLAND HISTORICAL TRUST", a search bar, and social media icons for Facebook, Twitter, and YouTube. The navigation menu includes links for HOME, FUNDING, RESEARCH AND SURVEY, PROJECT REVIEW, ARCHEOLOGY, and GET INVOLVED. The main content area is titled "Certified Local Governments" and features a paragraph explaining the program, a photograph of a historic brick building, and a list of links for "My Grant Applications", "Resources", and "Training".

**My Grant Applications**

**Resources**

- > [Become a CLG](#)
- > [Current Funding Opportunities](#)
- > [FY 2015 CLG Grant Guidelines](#)

**Training**

- > [MAHDC](#)
- > [NAPC](#)

**Certified Local Governments**

Most preservation activity takes place at the local level—for example, when a neighborhood seeks local designation to protect community character, or when a local advocacy group works with a city government and private developers to find the best solution for a beloved landmark building. The Certified Local Government program recognizes counties and municipalities that have made a special commitment to preservation. This commitment includes, but is not limited to, establishing a qualified historic preservation commission to designate and review historic properties.

Maryland's CLG program is administered by the [National Park Service](#) and the Maryland Historical Trust. CLG programs exist in every state and are supported through the federal Historic Preservation Fund. MHT awards 10% of its annual allocation from the Historic Preservation Fund to CLG projects and educational opportunities each year, with applications available in January or February. Please visit our [Grants page](#) for up-to-date information on current funding rounds.

MHT also partners with the Maryland Association of Historic District Commissions (MAHDC) to provide training programs for CLGs and other local governments.

**Maryland's Certified Local Governments**

(Click on link below to go to their web site)

# “Historic Structure”

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- (3) Individually listed on the **Maryland Register of Historic Places**; or

If **[COMMUNITY NAME]** is a Certified Local Government with the National Park Service:

- (4) Individually listed on the inventory of historic places maintained by **[COMMUNITY NAME]** whose historic preservation program has been certified by the Maryland Historical Trust or the Secretary of the Interior.



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**Source:** Maryland Model Floodplain Management Ordinance

## **Second Option: Variance Provision**

- Historic structures can only be substantially improved by variance
- Gives the community the ability to require additional conditions
- Should be applied consistently throughout the community



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# Insure Your Risk – Flood Insurance

- **Check with your agent**
- Homeowners insurance doesn't cover floods
- Can purchase even if outside high risk area
- Mandatory purchase requirement for structures in mapped floodplain with federally-backed mortgage
- Lots of variables affect the rate:
  - Flood zone, date of construction, building elevations, ground elevations, BFE, etc.



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# Flood Insurance

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- National Flood Insurance Program (NFIP)  
[www.FloodSmart.gov](http://www.FloodSmart.gov) or 1-800-720-1093
- Recent Legislation:
  - Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12)
    - Grandfathering eliminated
  - Homeowner Flood Insurance Affordability Act of 2014 (HFIAA)
    - Grandfathering reinstated
- **Only long-term solution is mitigation**



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# Reduce Your Risk – Mitigation

- Use flood-resistant materials
- Install flood openings in enclosures
- Elevate HVAC equipment
- Anchor fuel tanks
- FEMA Hazard Mitigation Assistance grants:
  - Floodproofing (dry, nonresidential only)
  - Relocation (not preferred for historic buildings)
  - Elevation (at least 2' above BFE)
  - Demolition (definitely not preferred for historic buildings)
- **Purchase flood insurance**



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# Overview of the CRS

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- Flood insurance discount program for NFIP participating communities who exceed minimum requirements
- Completely voluntary
- For every 500 points earned, up to a 5% reduction
  - Up to 500 points for 3' freeboard (fill prohibited)
  - Up to 650 points for CAZ requirement

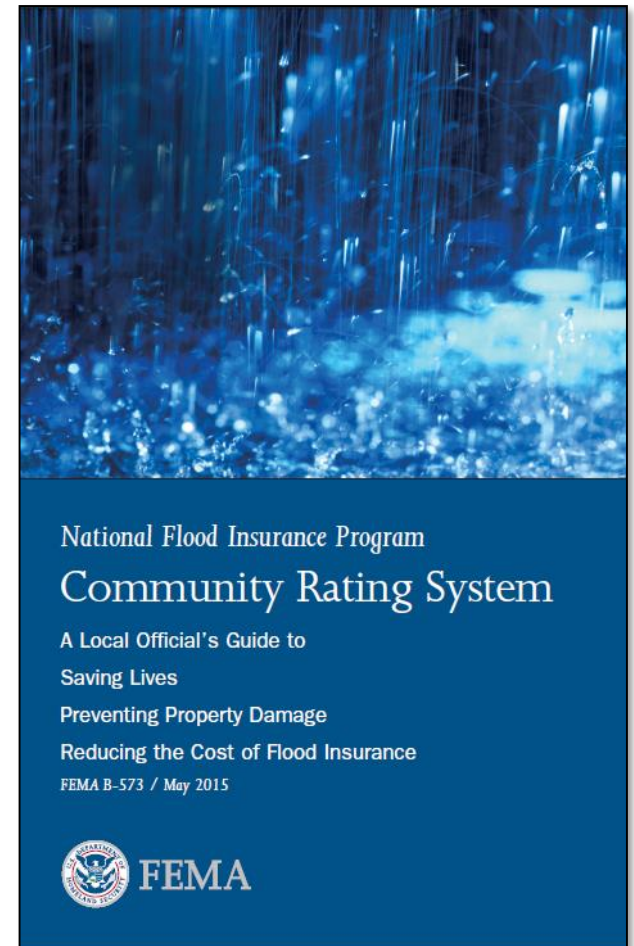


Table 1:

## How much discount property owners in your community can get

Rate Class	Discount		Credit Points Required
	SFHA*	Non-SFHA**	
1	45%	10%	4,500 +
2	40%	10%	4,000 - 4,499
3	35%	10%	3,500 - 3,999
4	30%	10%	3,000 - 3,499
5	25%	10%	2,500 - 2,999
6	20%	10%	2,000 - 2,499
7	15%	5%	1,500 - 1,999
8	10%	5%	1,000 - 1,499
9	5%	5%	500 - 999
10	0%	0%	0 - 499

\* Special Flood Hazard Area

\*\* Preferred Risk Policies are available only in B,C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. Although they are in SFHAs, Zones AR and A99 are limited to a 5% discount. Premium reductions are subject to change.

# Credited Activities

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- 19 creditable activities under four categories:
  - Public Information Activities (300 Series)
  - Mapping and Regulations (400 Series)
  - Flood Damage Reduction Activities(500 Series)
  - Warning and Response (600 Series)



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# **Status of MD CRS Communities**

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- 14 participating communities
- Class Improvements
  - Caroline County: 9 to 8
  - Ocean City: 7 to 6
  - Bel Air: 7 to 6
- Active Maryland CRS Users Group
  - 20-30 regular attendees
  - Move meetings around the State:
    - **1/13/2016** – Grants to support CRS application, La Plata
    - **5/24/2016** – Open Space credit, Havre de Grace
    - **9/8/2016** – Program for Public Information (PPI), Easton
    - **12/14/2016** – One-day workshop, Centreville
    - **4/11/2017** – Flood Management Plans, Annapolis
    - **8/9/2017** – Repetitive Loss/New Manual, Baltimore



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# MD CRS Communities

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Community	Class	Region
Calvert County	8	Southern
Baltimore City	5	Central
<b>Bel Air, Town of</b>	<b>6</b>	Central
Carroll County	8	Central
Harford County	7	Central
Havre de Grace, City of	8	Central
Howard County	7	Central
Prince George's County	5	Central
<b>Caroline County</b>	<b>8</b>	Eastern
Cecil County	8	Eastern
Dorchester County	8	Eastern
<b>Ocean City, Town of</b>	<b>6</b>	Eastern
Talbot County	8	Eastern
Frederick, City of	7	Western

**Class Improvements  
Effective May 1, 2017**



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# CRS Resources

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- FEMA's [website](#)
  - Brochure
  - Fact Sheets
  - Award for Excellence
  - Additional Resources
  - NFIP/CRS Newsletter
- [www.crsresources.org](http://www.crsresources.org)
  - CRS Coordinator's Manual
  - Application Letter and Quick Check
  - Series Credit Guidance
  - Training & Videos
  - Sign up for *NFIP/CRS Update* newsletter



# Maryland Partners



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FEMA

# Maryland Resiliency Partnership (MRP)

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- Formed in 2015 (MAFSM conference)
- Public-Private Partnership
  - Multiple state agencies
  - Private firms
  - Non profit
- Leverage funding, personnel, data and projects to support efforts that integrate hazard mitigation, floodplain management and coastal resiliency
- New website: [www.resiliencypartnership.com](http://www.resiliencypartnership.com)



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# www.resiliencypartnership.com

Resiliency Partnership x

www.resiliencypartnership.com

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## Maryland Resiliency Partnership

*Working together to create a more resilient Maryland*

Home Funding Events How We Can Help

### Resiliency is...

...the ability to prepare for and adapt to changing conditions and withstand and recover rapidly from disruptions.

### Who We Are

The Resiliency Partnership is a collaboration of public and private partners to leverage funding, personnel, and projects to support efforts that integrate hazard mitigation, floodplain management, and coastal and climate resiliency.

### Why We're Here

The damages and impacts resulting from natural hazards present a substantial threat to communities, infrastructure, cultural and natural resources throughout Maryland and will only be exacerbated by a changing

### The Partnership

Resiliency Partnership members support and encourage activities throughout the state that improve water quality and reduce flood risk in day-to-day decision making, as well as long-term strategic planning. The MRP

### Upcoming Events

**May**

- [Weather It Together Workshop](#)

**June**

- [Advanced Floodplain Management](#)

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# FEMA Publications

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- [FEMA Technical Bulletins:](#)
  - TB1, [Openings in Foundation Walls and Walls of Enclosures](#)
  - TB 2, [Flood Damage-Resistant Materials Requirements](#)
  - TB 3, [Non-Residential Floodproofing - Requirements and Certification](#)
  - TB 7, [Wet Floodproofing Requirements](#)
- [Substantial Improvement/Substantial Damage Desk Reference](#) (FEMA P-758)
- [Floodplain Management Bulletin on Historic Structures](#) (FEMA P-467-2)
- [Protecting Building Utilities From Flood Damage](#) (FEMA 348)
- [Floodproofing Non-Residential Buildings](#) (FEMA P-936)
- [Floodplain Management Bulletin: Variances and the National Flood Insurance Program](#) (FEMA P-993)
- Fact Sheet: [Historic Structures and the Biggert-Waters Flood Insurance Reform Act of 2012](#)



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# Websites

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- FEMA Map Service Center (MSC)  
[www.msc.fema.gov](http://www.msc.fema.gov)
- Maryland DFIRM Outreach Program and Flood Risk Application [www.mdfloodmaps.net](http://www.mdfloodmaps.net)
- National Flood Insurance Program (NFIP)  
[www.FloodSmart.gov](http://www.FloodSmart.gov)
- Maryland Resiliency Partnership  
[www.resiliencypartnership.com](http://www.resiliencypartnership.com)
- Maryland Association of Floodplain and Stormwater Managers (MAFSM) [www.mafsm.org](http://www.mafsm.org)



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# Connect with MAFSM!

SOCIAL MEDIA

NEW WEBSITE



Maryland Association of  
Floodplain and Stormwater Managers

Search our Site



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# **Save the Date!**

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**October 12, 2017**

Maryland Association of Floodplain and  
Stormwater Managers (MAFSM) 13<sup>th</sup> Annual  
Conference

The Conference Center at the Maritime Institute,  
Linthicum, MD

[www.mafsm.org](http://www.mafsm.org)





# Contacts

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